

22. Provide the number of real estate-owned properties by census tract of the Bank on December 31 for each of the years 2008-through current year in Saint Paul

Active REO's St Paul, MN	Year End		
Census Tract	12/31/2011	12/31/2012	12/31/2013
030200	3	1	
030400	1		1
030500	2	1	
030601	2		
030602	1		
030702	2	1	
030703	1		2
030704	1		2
030800	4	2	
030900			2
031000	2		
031100	2	1	
031200	1		
031300	3		
031400	4		1
031600	2	1	1
031700	1		1
031801	1		
031802	3	2	1
032000	1	2	1
032300	2	1	
032400	1		
032500	1	2	
032600	2	1	
032700	1	1	
033000	1		
033300	1		
033500	1		
033600	1		
034200	1		1
034400		1	2
034500	2	1	
034601	1		
034602	5		
034701	1		1
034702	2	2	1
035200	1	1	
035700	1		
036000	3		
036500	2		
036600	2		
036700	3	1	
036800		1	1
037000	1	1	
037100	3		
037200	2	2	1
037402	1		
037403	4	2	
037601	2		1
042202	2		
071018	1		
Grand Total	88	28	20

23.a. percentage of residential mortgages that are current or missed only one (1) payment

	Year End	
	12/31/2013	
Current or 1 Missed Payment	2,115	91%

23.b. percentage that are seriously delinquent (sixty (60)+ days late)

	Column Labels	
	12/31/2013	
Seriously (60+) DLQ	206	9%

23.c. percentage that are actively engaged to find a workout option;

	Year End	
	12/31/2013	
Actively Seeking Workout	80	3%

23.d. number of customers that have completed or started a workout arrangement

	Year End
	12/31/2013
W/O Completed or In Progress	100

23.f. number of the financial institution's real estate-owned ("REO") properties for sale

	Year End
	12/31/2013
Active REO's St Paul, MN	20

23.g. number of completed foreclosure sales

	Year End
	12/31/2013
FC Sales	40